

SUMMARY OF THE PUBLICATIONS

of main scientific works of Assoc. Prof. Dr. Julia Dobрева, participant in the competition for the academic position "Professor" in scientific field 3.8 "Economics" (Institutions and sustainable development, behavioral economics), announced for the needs of the Higher School of Insurance and Finance (SG, issue 28 /06.04.2021)

I. Monographs

1. Dobрева, Julia. (2019). Institutions and economic development. Ed. of VUZF "St. Gregory the Theologian", (monographic work, submitted for the competition for "professor", according to the requirements of the Law for academic development in Bulgaria)

The monograph examines the institutions and their role in solving a number of problems affecting modern economic systems. The study supports the thesis that a well-established relationship between institutions and economic agents can lead to positive results and sustainability in economic development. The role of the institutions in ensuring economic growth is explained, as well as their contribution to building social structures and achieving social development. The monograph explains the nature of institutions and how they affect economic and social development - when their influence is positive and in which cases they could negatively contribute to the development of the economy and society. The mechanisms of institutional development are studied, as well as the elements of the Triple Helix system as a model of interaction between the state, business and educational institutes, in order to prove that it is through it that an appropriate formula for achieving economic growth can be found. The manifestation of the Triple Helix model in transition economies and other economic systems has been traced. In addition, the monograph explains the role of the human factor, its motives and needs, and hence the influence of behavioral economics on institutional and economic development. The interaction between behavioral economics and institutional development has been studied.

2. Dobрева, Julia. (2019) Modelling sustainable development in the economy. Ed. of VUZF "St. Gregory the Theologian. (book based on a dissertation for the award of the scientific degree "Doctor in Economics" entitled "Application of optimization tasks in the study of sustainable development and its dimensions")

The monograph examines the theoretical optimization model, systematizing the composition of the optimization problems and their applicability in economic models. The application of the optimization tasks in the study of economic, social and environmental models of sustainable development is analyzed, including: the optimization model of consumer choice, the optimal choice in employment, the impact of taxes in the optimal choice between work and leisure, the optimal choice in the provision of public goods, the impact of subsidies in the optimal choice between public and private goods, as well as the exclusive and non-exclusive environmental goods. The study traces the application of duality and optimality in the analysis of sustainable development policy. The sustainable development in Bulgaria and the impact of

the subsidies under the European funds through the three-dimensional optimization model are analyzed. The role of social entrepreneurship and innovation in achieving sustainable development is explained.

II. Textbooks

1. Dobрева, Julia. (2018) Behavioral Economics. Ed. of VUZF "St. Gregory the Theologian".

The first textbook in Bulgaria in the discipline. The textbook explains in detail the role and basic principles of behavioral economics, following the historical perspective. Basic concepts, models and approaches of behavioral economics are defined. Various case studies are presented to illustrate the theoretical models and basic concepts. Questions for self-preparation and consolidation of the study material, as well as self-assessment tests have been developed.

III. Studios

1. Dobрева, Julia. (2020) Factors for sustainable economic development of modern economies. Ed. of VUZF "St. Gregory the Theologian". Yearbook of the Higher School of Insurance and Finance. (in print)

The study identifies and analyzes the main factors that have a significant impact on sustainable economic development in modern conditions. The ten main factors of development, which contribute to the economic progress of modern economies and could be used in the preparation of successful management policies for sustainable development, are presented and discussed in detail. It has been proven that the economic development of both developed and developing countries is highly dependent on a set of factors that with their synergistic impact affect their direction of development. The study examines the economic determinants of development, which include *physical capital, natural resources, agricultural and industrial production in a circular economy, trade, economic system*. At the next stage, the socio-economic determinants of development are studied, which include *human capital, education and innovation, healthcare, political freedom, and the level of corruption*. An additional factor is highlighted, namely *the desire for development*, or this is the motivation of countries to achieve economic progress.

2. Dobрева, Julia (2021). Model and features of the transition to a market economy. Ed. of VUZF "St. Gregory the Theologian". Yearbook of the Higher School of Insurance and Finance. (submitted for publication)

The study examines the main characteristics of the transition to a market economy. The model of privatization in some countries of the so-called Eastern bloc, namely Poland, Czechoslovakia, Romania, and Russia. A literature review of research on the problem of the 1990s and early 21st century has been conducted. The economic and social results of the transition and their significance for the economies of Eastern Europe are explained. The models of mass privatization in the reforming countries (Poland, Czechoslovakia, Romania, and Russia) are analyzed and the difference in the results of their implementation is explained. It is

argued that the transition to a market economy is not a unified model but has its specific manifestations in different countries with varying degrees of success in achieving results.

IV. Scientific articles

1. Dobрева, Julia (2016). Business development through innovation and co-creation. *Journal of International Scientific Publications: Economy & Business*. Volume 10, pp. 339-346. ISSN 1314-7242.

The article explores the relationship between co-creation and innovation, focusing on their strong potential to transform businesses in a competitive global environment. A detailed literature review of the basic definitions and principles of innovation and innovation management has been made. The process of co-creation and its contribution to achieving major changes in business systems is defined. The need to transform business practices to sustainability through the implementation of innovations is analyzed. The role of co-creation is considered in the light of the process of developing customer value and improving the overall business performance.

2. Dobрева, Julia. (2018) The role of institutions, business, and society in shaping modern economies. *Journal of International Scientific Publications: Economy and Business*. Volume 12, pp. 119-125. ISSN 1314-7242.

The article traces the relationship between institutions, business and society, presenting in detail how the institutions operate to ensure economic development. The role of institutions for building social structures and improving social development is analyzed. The article states that the institutions have a decisive contribution to the overall process of creating the necessary strong link between the economy and social welfare, and that appropriate government policies are needed as a key factor in boosting economic growth, and such can only be developed from reliable and well-constructed institutions.

3. Dobрева, Julia. (2019) Key factors for economic growth. *Journal of International Scientific Publications: Economy & Business*, ISSN 1314-7242, Volume 13, p. 16-23.

The article highlights the key factors for economic growth in modern conditions. It is pointed out that the development in modern conditions has different manifestations than in previous periods. The main factors contributing to economic development are human resources, education, health and energy resources. The influence of these factors on growth has been elucidated and illustrated with examples. The main conclusion of the article is that the economic development and competitive advantage of countries depend to a large extent on these growth factors.

4. Dobрева, Julia. (2019). Impediments to economic development of contemporary economies. *Journal of International Scientific Publications: Economy & Business*, Volume 13, ISSN 1314-7242; pp 8 – 15.

The article identifies the main problems facing modern economies in a constantly changing political context and climate change. Corruption, state bureaucracy, underdeveloped

infrastructure and population growth are analyzed as the main obstacles in the process of achieving economic development. The main problems facing economic development in modern economies are highlighted. The main argument in the article is that despite the fact that the highlighted factors have a stronger influence in developing economies, their importance is crucial for development in developed economies, as well as hindering global development. A literature review and analysis of current and future development trends is summarized and presented.

5. Dobрева, Julia (2019) The Survival of Modern Economies. In: If Globalism is Dead, Long Live What?, ICOPEC Proceedings Book, Eds: Saglam, H. & Peker, C., pp. 213-220.

The article reviews the main challenges facing modern economies in the context of changes in political and climate change. The causes of the problems in the economic development of modern economies are analyzed. Ways for overcoming the consequences of the identified problems in both developed and developing economies are formulated. Corruption, bureaucracy, underdeveloped infrastructure and population growth have been shown to be major obstacles to economic development. It is summarized that despite the fact that these factors are characteristic of developing economies, their impact extends to developed economies and is of global importance.

6. Dobрева, J. & Minkov, N. (2018). Behavioral Economics and Institutional Development. In: Dilek, S. E. & Dursun, G. (Eds) *Current Debates in Tourism and Development Studies*, IJOPEC Publications UK, vol. 17., pp. 135-147.

The article traces the relationship between institutional development and behavioral economics. The theoretical framework of institutional development and the principles of behavioral economics are studied. The need for implementation of complex policies for successful implementation of mechanisms for economic development and social welfare is analyzed. The study also includes some practical examples to illustrate the main thesis and prove the relationship between sustainable institutional development and behavioral economics. Possibilities for establishing effective mechanisms for sustainable development in different regions have been discussed in order to overcome regional economic and social inequalities by promoting development strategies applicable to local conditions. An important conclusion of the analysis is that in order to improve the role of institutions, it is imperative to study people's behaviour.

7. Dobрева, Julia (2020). The Challenges of Global Inequalities. In: Global Inequalities. ICOPEC Proceedings book, edited by Orhan Koyagasioglu. ISBN: 978-1-913809-00-3, pp. 136-142.

The article addresses a current issue, namely that modern economies face many significant problems, many of which are not economic in nature such as climate change, global terrorism, refugees, contagious diseases, food and air quality, waste accumulation, etc. It is emphasized that economic aspects are closely linked to non-economic ones and jointly contribute to development in the 21st century. The study highlights the problem of inequality

in different developed and developing regions, with a literature review. The main definitions and trends in relation to inequalities are presented. The main problems of modern economies such as poverty levels, income distribution and wealth distribution are analyzed.

8. Dobрева, Julia (2019). The Triple Helix Model in the Bulgarian Institutional Environment. Conference Proceedings – The European Triple Helix Congress (ETHAC2019) Thessaloniki, Greece. ISSN 2654 – 024X; pp. 33 – 38.

The article presents an analysis on the applicability of the Triple Helix model in the institutional environment of Bulgaria. The role of the Triple Helix model in the field of education is highlighted. The relationship between university and industry for research and development has been studied, emphasizing that it can be formal or informal. In addition, the study focuses on the role of government in strengthening the interaction between academia and industry in terms of innovation and R&D. The main shortcomings of the Bulgarian educational system and their impact on the lack of a high level of R&D and innovation in Bulgaria are highlighted.

9. Dobрева, Julia (2018). Innovation Challenges for Bulgarian Enterprises. Conference Proceedings – 11th International Conference on Entrepreneurship, Innovation and Regional Development /ICEIRD Conference/, Doha, Qatar, 29-31 October, 2018. ISSN 2411-5320, pp. 39-49

The article examines the innovative strategy for smart specialization in Bulgaria for the period 2014-2020. It is formulated that the support for national specialization will lead to appropriate and effective use of European and national support. The analysis also includes the macroeconomic profile of Bulgaria and the challenges to innovation. The main challenges facing Bulgarian enterprises have been identified and analyzed, and the necessary mechanisms for improving innovation and entrepreneurship have been proposed. A SWOT analysis of the innovation and scientific potential in Bulgaria is presented.

10. Dobрева, Julia (2017). Institutional change and the Triple Helix model in transition economies. International Conference on Entrepreneurship, Innovation and Regional Development /ICEIRD Conference/, Thessaloniki, Greece 31 Aug-1 Sept, 2017, ISSN 2411 – 5320; pp. 131-139.

The article emphasizes the statement that the government is important for the coordination and organizational function in the process of interaction between institutions and the private sector, regulating the process of exchange of information, knowledge and skills. The interrelation between the state, the institutions (especially the educational and scientific centers) and the industry is considered, and the theoretical model is outlined. In the article, the author emphasizes that the model differs to some extent from the standard Triple Helix model, as the analysis focuses on its manifestation in the conditions of economies in transition. Own model has been developed. It is noted that the model develops from evolutionary (unintentional) processes and from predestined (intentional) processes. A literary review of the institutional change in transition economies has been performed.

11. Dobрева, Julia (2016) Social Entrepreneurship and Co-creation for Sustainable Business. In: Zbucea, A. and Nikolaidis, D. (Eds) Responsible Entrepreneurship: Vision Development and Ethics, Conference Proceedings, Comunicare.ro, pp. 231-242

The article emphasizes on the important role of social entrepreneurship and co-creation in achieving sustainable business transformation. The two concepts and their significance for the development of enterprises are studied. The theoretical connection between the different forms of social entrepreneurship and co-creation is differentiated, emphasizing their contribution to the development and application of sustainable business practices. The article introduces and analyzes a new model of interaction between individuals, organizations and societies, as well as a new term "social co-creation". The thesis is argued that this hybrid form has the potential both to encourage businesses to build value through their customers and to engage entrepreneurs to contribute to the implementation of social causes.

12. Dobрева, Julia (2017). Institutional Change. In: Institutions, National Identity, Power & Governance in the 21st Century. Es: Dogan, E. & Koc, S. A. IJOPEC Publications Ltd., UK. pp. 151-172

The article emphasizes on the role of institutions in shaping social welfare. A literature review of the basic concepts used in shaping the theoretical concept of institutional development has been performed. The main thesis of the article is that institutional change can be achieved during the adaptation of the economy to new political conditions (economies in transition), during a period of economic and financial crises, as well as during participation in the process of economic and political integration. The relationship between institutional change and the transition process is analyzed. The institutional change during financial and economic crises is studied, and the need for institutional change in the integration process is also explained.

13. Dobрева, Julia (2017). The Triple Helix model for institutional change. VUZF Review, vol. 2, pp. 79-89.

The main thesis of the article is that institutional change has an important role in shaping the opportunities for economic development of countries, specifically economies in transition. It is explained that institutional change is characterized by a number of processes that aim to improve the interaction between individual economic agents. The interaction between the state, the institutions (in particular the educational and research centers) and the industry as theoretical and methodological prerequisites in the Triple Helix model and its applicability for achieving economic growth and development of the society is traced. Examples of the Triple Helix models in some countries are analyzed.

14. Dobрева, Julia (2018). Institutional development and economic growth. VUZF Review, vol. 3 (4), N 1, pp. 94-99.

The article explains the basic concepts governing the process of interrelation between institutional development and economic growth. The main features of the institutions are characterized, as well as three main institutional characteristics. The peculiarities of the economic institutions, the political institutions and the connecting element in this interaction, defined as a political force, are studied. The role of competition as an important factor in institutional and economic development is explained, as well as the role of its regulatory laws.

15. Dobрева, Julia (2018). Causes of the crisis in Turkey and expected consequences. VUZF Review. Vol. 3 (6), N 3, pp. 30-33.

The article cites the reasons for the decline of the Turkish national currency - the growing current account deficit, the accumulation of foreign debt, and the authoritarian rule of President Erdogan. It is argued that the devaluation of the currency has more political than economic reasons. The problems of the Turkish economy by 2018 are analyzed. Some conclusions have been drawn about the impact of the crisis on the Bulgarian economy and recommendations have been made to address the problem. It has been argued that solving the problem depends mainly on the need for urgent measures to increase interest rates and introduce a currency board.

16. Dobрева, V., Hajieva, B., Stancheva, S., Dobрева, J., Buzhashka, B., & Nusheva, K. (2019) Positive practices for overcoming the crisis in education: examples from Bulgaria. INTED Proceedings, ISBN 978-84-09-08619-1, ISSN 2340-1079 (indexed in Web of Science), pp. 4835-4840

In the article the authors defend the thesis that one of the main problems for the development of education is the approach to solving the crisis through the characteristic processes of globalization. The impact of the economic and financial crisis, as well as the crisis of values as a new type of alienation and social isolation is explained. It is concluded that in countries with economic problems, limited resources and high unemployment, the problems in education arise mainly from the denial of the role and responsibility of the state. This leads not only to the deepening of the existing ones, but also to the creation of new crisis problems in the field of education. The authors emphasize that achieving a knowledge society without accompanying measures to overcome the new global contradictions would only make it a privilege for rich countries, while the poor - due to lack of financial resources, inefficient economy and lack of industrial capacity - will not be able to meet the basic criteria of the future knowledge society. In poor countries, social inequalities will affect cultural and universal values, literacy, low levels of education and skills.

17. Dobрева, V., Yankova, I, Dobрева, J., Vasileva, R. Peykov, P. (2019). Reconsider the experience. INTED Proceedings, pp. 4822-4827, ISBN 978-84-09-08619-1. ISSN 2340-1079 (indexed in Web of Science).

The main emphasis in this article is that the accelerated introduction of three-level higher education in most countries deteriorates its quality. It is explained that the bachelor's degree does not cover some fundamental disciplines and knowledge, and they accordingly have to be compensated by the curriculum in the master's degree. The circumstance that the main challenge for higher education is to provide a variety of forms and programs for humanitarian specialties and specialties related to national and regional problems has been studied. The conclusion is that in Bulgaria, in the absence of business support for the development of higher education, this role should be taken over by the state. The main argument in support of the thesis is that in order to ensure the development of higher education in Bulgaria it is necessary to create a university network at the regional and transnational level.

V. Chapter of a book

1. Dobрева, Julia (2017). Institutional Change: A Theoretical Framework. IJOPEC Publications Ltd., London, UK, In: Berksoy, I., Dane, K. & Popovic, M. (Eds.) *Institutions & Economic Policies: Effects on Social Justice, Employment, Environmental Protection & Growth*. pp. 147-168.

This chapter presents the basic theoretical framework that describes the complex process of institutional change. The role of institutions in terms of social and individual well-being has been identified, and their main function for creating just societies has been considered. A literature review of the main theories applicable to the definition of institutions has been made, indicating different categories of institutions (formal and informal), which fall within the scope of two main groups - political and economic. The two main goals of institutional analysis are studied - to analyze the appropriateness of an institution and to determine whether it is possible to create an institution so as to improve the overall welfare of society and solve specific problems.

The chapter discusses certain important questions such as: why are institutions needed? who are these institutions? what is the price for the proper functioning of the institutions? The main thesis of the study is that in certain cases the institutions are non-functional, perform poorly or inadequately, or the context in which they operate imposes new requirements that must be met. An important conclusion of the study is that institutions need to undergo change, and the degree of their transformation depends on the severity of the problem, as well as the result that should be achieved as a result of this change.

2. Dobрева, Julia (2020). Behavioral Economics and Public Policy, in: Erdogdu, M. M., Batrancea, L. and Cevik, S. *Behavioral Public Finance: Individuals, Society, and the State*. In: Rotledge International Studies in Money and Banking. Routledge, UK. ISBN: 13-978-0815364306, pp. 38-51.

The chapter examines the relationship between behavioral economics and public policies. The applicability of behavioral economics in formulating health and education policies is emphasized. A literature review is performed and the role of behavioral economics in the formation of public policies is studied. Also, the chapter provides various examples of the application of behavioral economics in public policy formulation. The relationship between behavioral economics and health policy is analyzed, and the application of "incentives" to improve health services is explained by examples. By analogy, the relationship between behavioral economics and educational policy has been studied. There are a number of examples of the application of "incentives" to improve educational services.

3. Dobрева, Julia (2020). The Challenges of Global Inequalities: the Case of Europe. In: *Global Inequalities and Polarization*. Book editors: Erdogdu, M., Merritt, H. & Garcia, A. ISBN 978-1-913809-07-2. Pp.19-35.

The chapter examines the main challenges facing inequalities and traces their manifestation in Europe. A literature review of the main definitions of inequality has been performed. The main current trends regarding inequalities in Europe are analyzed. It is formulated that inequalities have increased in Eastern Europe since 1980. The main thesis of the chapter is that income inequalities in Europe are due to inequalities within countries, not to differences in the

average standard of living between countries. The difference between inequalities in Europe and the United States is analyzed, summarizing that Europe is more successful in tackling inequalities than the United States. The chapter concludes that Europe is the region with the lowest level of inequality in the global aspect, and this is mainly due to the distribution of income before taxes and transfers.

4. Dobрева, Julia (2019). The Survival of Modern economies – Challenges and Remedies. In: *Globalization, Poverty, Inequality & Sustainability*. Eds: Mavroudeas, S., akar, S. & Dobрева, J. IJOPEC Publications Ltd, London, UK. ISBN: 978-1-912503-76-6, pp. 17-29.

The chapter analyzes the main factors for growth and their appropriate use to achieve economic development. The impact of corruption as a major obstacle to development in both developing and developed countries has been studied. The influence of the state bureaucracy as an obstacle to economic growth and development is traced and the thesis is argued that the poorly developed infrastructure has a negative impact on economic development. The chapter also focuses on the negative impact of the growing population on economic growth, and for this purpose a model of the "vicious circle of poverty" has been developed. At the center of the analysis are the main factors for achieving economic growth - human resources development, education and health. The role of energy resources for achieving sustainable economic growth, beyond the measured growth through GNP, has been studied.

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